

Page 2, at line 1, and before the first paragraph, insert the following heading at the left-hand margin:

--SUMMARY OF THE INVENTION--;

NE Page 2, at line 2, before "on-board", insert --on-board or--;

Page 4, at line 7, before the paragraph beginning "It will be...", insert the following heading at the left hand margin:

--BRIEF DESCRIPTION OF THE DRAWINGS--;

Page 5, at line 7, and before the paragraph "A more detailed...", insert the following heading at the left hand margin:

--DESCRIPTION OF THE PREFERRED EMBODIMENT(S)--;

Page 5, line 20, delete "The public keys being, as their" and substitute

--A public key being, as the--;

Page 5, line 21, delete "these" and substitute --with--;

Page 6, line 5, after "request", delete "to";

Page 6, line 20, before "microprocessor", delete "the" and substitute --a--;

Page 18, line 28, before "calculation", insert --portable card 10 having a chip

on-board therein and comprising a--;

Page 19, after line 16, insert the following new paragraph:

--While this invention has been described in conjunction with specific embodiments thereof, it is evident that many alternatives, modifications and variations will be apparent to those skilled in the art. Accordingly, the preferred embodiments of the invention as set forth herein, are intended to be illustrative, not limiting. Various changes may be made without departing from the true spirit and full scope of the invention as set forth herein and defined in the claims.--